

2009 Interest Rate Table

Consumer Price Index (CPI) figures

Annual Inflation on a Monthly Basis - Base year: 2000 = 100

Year	Index	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Ave
2000	Index %	60.6 +2.7	60.4 +2.4	61.0 +3.4	61.8 +4.6	62.1 +5.1	62.4 +5.1	63.0 +6.1	63.3 +6.9	63.6 +7.1	63.8 +7.0	63.9 +7.0	64.1 +5.4	62.5 +5.4
2001	Index %	64.9 +7.1	65.1 +7.8	65.5 +7.4	65.8 +6.5	66.1 +6.4	66.4 +6.4	66.3 +5.2	66.2 +4.6	66.4 +4.4	66.3 +3.9	66.6 +4.2	67.0 +4.5	66.1 +5.8
2002	Index %	68.1 +4.9	68.9 +5.8	69.6 +6.3	70.7 +7.4	71.2 +7.7	71.7 +8.0	72.7 +9.7	73.1 +10.4	73.8 +11.1	74.9 +13.0	75.2 +12.9	75.3 +12.4	72.1 +9.1
2003	Index %	76.0 +11.6	75.9 +10.2	76.7 +10.2	76.9 +8.8	76.8 +7.9	76.5 +6.7	76.5 +5.2	76.8 +5.1	76.6 +3.8	76.1 +1.6	75.5 +0.4	75.6 +0.4	76.3 +5.8
2004	Index %	76.1 +0.1	76.5 +0.8	77.0 +0.4	77.1 +0.3	77.2 +0.5	77.4 +1.2	77.7 +1.6	77.6 +1.0	77.6 +1.3	77.9 +2.4	78.3 +3.7	78.1 +3.3	77.4 +1.4
2005	Index %	78.4 +3.0	78.5 +2.6	79.3 +3.0	79.8 +3.5	79.8 +3.4	79.6 +2.8	80.3 +3.3	80.6 +3.9	80.9 +4.3	81.0 +4.0	80.9 +3.3	80.9 +3.6	80.0 +3.4
2006	Index %	81.5 +4.0	81.6 +3.9	82.0 +3.4	82.4 +3.3	82.9 +3.9	83.5 +4.9	84.3 +5.0	85.0 +5.5	85.2 +5.3	85.4 +5.4	85.3 +5.4	85.6 +5.8	83.7 +4.6
2007	Index %	86.4 +6.0	86.3 +5.8	87.0 +6.1	88.1 +6.9	88.6 +6.9	89.4 +7.1	90.3 +7.1	90.7 +6.7	91.3 +7.2	92.1 +7.8	92.5 +8.4	93.3 +9.0	89.7 +7.2
2008	Index %	94.4 +9.3	94.7 +9.8	96.2 +10.6	97.9 +11.1	99.0 +11.7	100.3 +12.2	102.4 +13.4	103.1 +13.7	103.3 +13.1	103.3 +12.1	103.4 +11.8	102.2 +9.5	100.0 +11.5
2009	Index YoY%	103.1 +8.1	104.3 +8.6	105.7 +8.5	106.2 +8.4	106.6 +8.0	106.9 +6.9	108.2 +6.7	108.5 6.4	108.9 +6.1	108.9 +5.5	108.9 +5.8		

Source: Statistics South Africa (www.statssa.gov.za)

YoY = Year-on-Year

Key: decrease in interest rate | increase in interest rate

Date of change of Prime Interest Rate of Banks

2009

06 Feb 2009	15.00 - 14.00
25 Mar 2009	14.00 - 13.00
04 May 2009	13.00 - 12.00
29 May 2009	12.00 - 11.00
14 Aug 2009	11.00 - 10.50

2008

	%
11 Apr 2008	14.50 - 15.00
13 Jun 2008	15.00 - 15.50
12 Dec 2008	15.50 - 15.00

2007

	%
08 Jun 2007	12.50 - 13.00
18 Aug 2007	13.00 - 13.50
12 Oct 2007	13.50 - 14.00
07 Dec 2007	14.00 - 14.50

2006

	%
08 Jun 2006	10.50 - 11.00
03 Aug 2006	11.00 - 11.50
13 Oct 2006	11.50 - 12.00
08 Dec 2006	12.00 - 12.50

Date of change of Repo Rate

06 Feb 2009	11.50 - 10.50
25 Mar 2009	10.50 - 9.50
04 May 2009	9.50 - 8.50
29 May 2009	8.50 - 7.50
14 Aug 2009	7.50 - 7.00

2008

	%
11 Apr 2008	11.00 - 11.50
13 Jun 2008	11.50 - 12.00
11 Dec 2008	12.00 - 11.50

2007

	%
07 Jun 2007	9.00 - 9.50
17 Aug 2007	9.50 - 10.00
12 Oct 2007	10.00 - 10.50
07 Dec 2007	10.50 - 11.00

2006

	%
08 Jun 2006	7.00 - 7.50
03 Aug 2006	7.50 - 8.00
13 Sep 2006	8.00 - 8.50
08 Dec 2006	8.50 - 9.00

Date of change of Prime Interest Rate of Banks

2005	%
15 Apr 2005	11.00 - 10.50
2004	%
16 Aug 2004	11.50 - 11.00
2003	%
13 Jun 2003	17.00 - 15.50
15 Aug 2003	15.50 - 14.50
11 Sep 2003	14.50 - 13.50
20 Oct 2003	13.50 - 12.00
15 Dec 2003	12.00 - 11.50
2002	%
16 Jan 2002	13.00 - 14.00
18 Mar 2002	14.00 - 15.00
14 Jun 2002	15.00 - 16.00
16 Sep 2002	16.00 - 17.00
2001	%
18 Jun 2001	14.50 - 13.75
16 Jul 2001	13.75 - 13.50
25 Sep 2001	13.50 - 13.00
2000	%
24 Jan 2000	

Date of change of Repo Rate

2005	%
14 Apr 2005	7.50 - 7.00
2004	%
13 Aug 2004	8.00 - 7.50
2003	%
13 Jun 2003	13.50 - 12.00
15 Aug 2003	12.00 - 11.00
11 Sep 2003	11.00 - 10.00
17 Oct 2003	10.00 - 8.50
12 Dec 2003	8.50 - 8.00
2002	%
16 Jan 2002	9.50 - 10.50
15 Mar 2002	10.50 - 11.50
14 Jun 2002	11.50 - 12.50
13 Sep 2002	12.50 - 13.50
2001	%
15 June 2001	12.00 - 11.00
05 Sep 2001	11.00 - 10.00
21 Sep 2001	10.00 - 9.50
2000	%
Jan	
17 Oct 2000	11.75 - 12.00

Interest Rates

Interest is the amount a borrower pays a lender for the use of the funds borrowed. There is a wide range of interest rates, including the various rates on deposits, the prime lending rate of banks, rates on mortgage bonds (home loans), the repo rate of the South African Reserve Bank, rates charged by micro-lenders and the rate on government stock, to mention but a few.

Source: South African Reserve Bank (www.reservebank.co.za)